

**Information to identify the case:**

Debtor 1	<u>Roy Burk</u>	Social Security number or ITIN	<b>xxx-xx-4151</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-70424-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Roy Burk

11/2/16

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Roy Burk  
 Debtor

Case No. 16-70424-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Nov 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2016.

db  
 cr  
 14250680 +Roy Burk, 224 Spruce Street, Cresson, PA 16630-2016  
 14239219 +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,  
 14250681 Pittsburgh, PA 15212-5861  
 14276632 +ABC Supply, 121 N Harrison Rd, Bellefonte, PA 16823-3318  
 +AES/Keystone, PO Box 61047, Harrisburg, PA 17106-1047  
 +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047  
 +AMERICAN BUILDERS & CONTRACTOR'S SUPPLY CO, INC., C/O ANDREW SKLAR, ESQ., SKLAR LAW LLC,  
 1200 LAUREL OAK RD, SUITE 102, VOORHEES, NJ 08043-4317  
 14239218 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129  
 14239221 +Blair County DRS, 423 Allegheny St # 327, Hollidaysburg, PA 16648-2022  
 14239224 +CITIMORTGAGE INC, PO BOX 10002, Hagerstown, MD 21747-0002  
 14250687 CITIMORTGAGE INC, PO BOX 6243, Sioux Falls, SD 57117-6243  
 14239225 COMMUNITY BANK NA, Canton, NY 13617  
 14250689 +COMMUNITY BANK NA, PO Box 628, Olean, NY 14760-0628  
 14250685 +Carolyn Burk, 134 Westwood Park Road, Altoona, PA 16601-7458  
 14250688 +Comcast, Po Box 3001, Southeastern, PA 19398-3001  
 14239228 +Enhanced Recovery, 10550 Deerwood Park Boulevard, Suite 600, Jacksonville, FL 32256-2811  
 14250695 James Latner, 328 High Street, Cresson, PA 16630  
 14239230 +Leigh Ann Harber, 136 Beech Street, Cresson, PA 16630-2143  
 14239232 +PA HIGHER EDU/AES, POB 61017, Harrisburg, PA 17106-1017  
 14239233 +PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110  
 14239234 +Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425  
 14250701 +Richard & Leigh Ann Harber, 136 Beech Street, Cresson, PA 16630-2143  
 14239236 +Richard Harber, 136 Beech Street, Cresson, PA 16630-2143  
 14250703 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Ste. 300, Littleton, CO 80129-2386  
 14239239 +XPRESS LOAN SERVICING, 1 CIT DR, Livingston, NJ 07039-5703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 +EDI: QJRWALSH.COM Nov 03 2016 01:18:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose,  
 P.O. Box 280, Johnstown, PA 15907-0280  
 smg  
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 03 2016 01:31:49 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14239220 +EDI: GMACFS.COM Nov 03 2016 01:18:00 ALLY FINANCIAL, P.O. BOX 380901,  
 Minneapolis, MN 55438-0901  
 14239222 +EDI: CAPITALONE.COM Nov 03 2016 01:18:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14239223 +EDI: CHASE.COM Nov 03 2016 01:18:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14239226 +EDI: CREDPROT.COM Nov 03 2016 01:18:00 Credit Protection, 13355 Noel Road, Suite 2100,  
 Dallas, TX 75240-6837  
 14239227 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 03 2016 01:31:34 Ditech, PO Box 6172,  
 Rapid City, SD 57709-6172  
 14239229 +E-mail/Text: bknotice@ercollections.com Nov 03 2016 01:32:04 ERC Collections,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 14250694 +E-mail/Text: bankruptcynotice@fcbanking.com Nov 03 2016 01:31:31 First Commonwealth Bank,  
 601 Philadelphia St, Indiana, PA 15701-3952  
 14239231 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 03 2016 01:31:48 PA Department of Revenue,  
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 14239235 EDI: PRA.COM Nov 03 2016 01:18:00 Portfolio Recovery, 120 Corporate Blvd, Ste 100,  
 Norfolk, VA 23502  
 14239237 +EDI: NAVIENTFKASMSERV.COM Nov 03 2016 01:18:00 Sallie Mae, PO Box 9533,  
 Wilkes Barre, PA 18773-9533  
 14239238 +EDI: VERIZONWIRE.COM Nov 03 2016 01:18:00 Verizon Wireless, P.O. Box 3397,  
 Bloomington, IL 61702-3397

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 aty\*  
 +Ditech Financial, LLC  
 +James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, P.O. Box 280,  
 Johnstown, PA 15907-0280  
 14250682\* +ALLY FINANCIAL, P.O. BOX 380901, Minneapolis, MN 55438-0901  
 14250679\* +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129  
 14250683\* +Blair County DRS, 423 Allegheny St # 327, Hollidaysburg, PA 16648-2022  
 14250684\* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 14250686\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14250690\* +Credit Protection, 13355 Noel Road, Suite 2100, Dallas, TX 75240-6837  
 14250691\* +Ditech, PO Box 6172, Rapid City, SD 57709-6172  
 14250693\* +ERC Collections, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 14250692\* +Enhanced Recovery, 10550 Deerwood Park Boulevard, Suite 600, Jacksonville, FL 32256-2811  
 14250696\* PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 14250697\* +PA HIGHER EDU/AES, POB 61017, Harrisburg, PA 17106-1017  
 14250698\* +PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110

District/off: 0315-7

User: admin  
Form ID: 318

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Total Noticed: 37

Date Rcvd: Nov 02, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14250700\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd, Ste 100,  
Norfolk, VA 23502)  
14250699\* +Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425  
14250702\* +Sallie Mae, PO Box 9533, Wilkes Barre, PA 18773-9533  
14250704\* +Verizon Wireless, P.O. Box 3397, Bloomington, IL 61702-3397  
14250705\* +XPRESS LOAN SERVICING, 1 CIT DR, Livingston, NJ 07039-5703

TOTALS: 1, \* 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2016 at the address(es) listed below:

James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com;kpetak@spencecuster.com/rsnyder@spencecuster.com/kmaris@spencecuster.com  
;jwalsh@ecf.epiqsystems.com  
James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com;kpetak@spencecuster.com/rsnyder@spencecuster.com/kmaris@spencecuster.com  
;jwalsh@ecf.epiqsystems.com  
Joshua I. Goldman on behalf of Creditor Ditech Financial, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Roy Burk ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6